

In re:

Debtor(s)

Ernest Gene McDowell and Donna Marie McDowell

Case No.: 08-60516

Loan Number (Last 4): 7902

Chapter: 13

NOTICE OF PAYMENT CHANGE

Chase Home Finance, LLC., its successor or assign, hereby gives its Notice of Payment Change as follows:

Payment Change Reason:

Effective Date of New Payment:

Escrow

May 01, 2011

Current Monthly Payment:

Principal and Interest

\$688.29

Tax and Other Amount

\$96.88

Mortgage Insurance

\$71.12

Optional Insurance Amount

\$0.00

Over/Shortage Amount

\$0.00

Hazard Insurance Amount

\$54.97

Total Payment Amount

\$911.26

New Monthly Payment:

Principal and Interest

\$688.29

Tax and Other Amount

\$82.22

Mortgage Insurance

\$71.12

Optional Insurance Amount

\$0.00

Over/Shortage Amount

\$0.00

Hazard Insurance Amount

\$70.67

Total Payment Amount

\$912.30

Melba Arredondo

Chase Home Finance, LLC.

Chase Records Center Attn: Correspondence Mail Mail Code
LA4-5555 700 Kansas Lane

Monroe, LA 71203

Telephone: 800-848-9380

Fax:

Email Address:

Date: April 04, 2011

By: /s/ Melba Arredondo

Assistant VP

CERTIFICATE OF SERVICE

I hereby certify that on April 04, 2011, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage pre paid and via filing with the US Bankruptcy Court's CM ECF system.

Debtor's Attorney:

E. L. Clark
Clark & Washington, P.C.
Bldg. 3, Suite A
3300 Northeast Expwy.
Atlanta, GA 30341

Trustee:

Adam M. Goodman
Adam M. Goodman, 13 Trustee
Suite 200
260 Peachtree Street
Atlanta, GA 30303

/s/ Bill Taylor

As Authorized Filing Agent for Filer

457652-28d56529-6800-4363-b6dd-8587d3ec5f77

Chase Customer Care: Toll Free 1-800-848-9136 Se habla español
Hearing Impaired (TDD): 1-800-582-0542

Statement Date: February 21, 2011

Review Period: February 2010 to April 2011

Your Loan Number:



01032 EWA Z 05311 C -
DONNA MCDOWELL
5586 DOWNS WAY
LITHONIA GA 30058-7852

Important Message

If you are in bankruptcy or have been discharged in bankruptcy, this letter is for informational purposes only and is not intended as an attempt to collect a debt or as an act to collect, assess, or recover all or any portion of the debt from you personally. If your payments are being made through a bankruptcy trustee, please provide this information statement to the trustee.

This amount does not reflect any actual shortage that might have been included in any pre-petition arrearage bankruptcy claim.



Monthly Home Loan Payment

		Current	New Payment (effective 05/01/11)
Principal & Interest	\$	688.29	\$ 688.29
Escrow Account Deposit	\$	222.97	\$ 224.01
Total Payment Amount	\$	911.26	\$ 912.30

To determine your Escrow Account Deposit for your new payment, we project the amounts to be paid out of your Escrow Account as described on the back of this page. Your monthly Escrow Account Deposit will reflect any change in the amount of the bills paid since your last analysis. Please compare the Current and New Payment breakdowns to the left.

Our calculations also show that your Escrow Account is currently not in balance; there is a surplus of \$1,113.84.

Your Escrow Refund Check

Because your Escrow Account has more money than was needed, your account has a surplus of \$1,113.84.

156-E

SURPLUS

Customer Loan Number:

Surplus Amount: \$1,113.84

Customer Name: DONNA MCDOWELL

Due to the status of your account, we will retain your surplus.

Balancing Your Escrow Account

The front of this statement shows that you have an Escrow Account Surplus of \$1,113.84. How was this determined?

Your previous year's activity is used to estimate the deposit and disbursement activity in your Escrow Account and project your lowest account balance for the year ahead. Your projected lowest account balance is compared to your minimum required balance as shown in the Escrow Account Balancer below these paragraphs. This determines the amount required to bring your Escrow Account into balance.

Since taxes and insurance premiums often go up, we require that you maintain a minimum required balance in your account at all times to prevent a negative balance in your account.

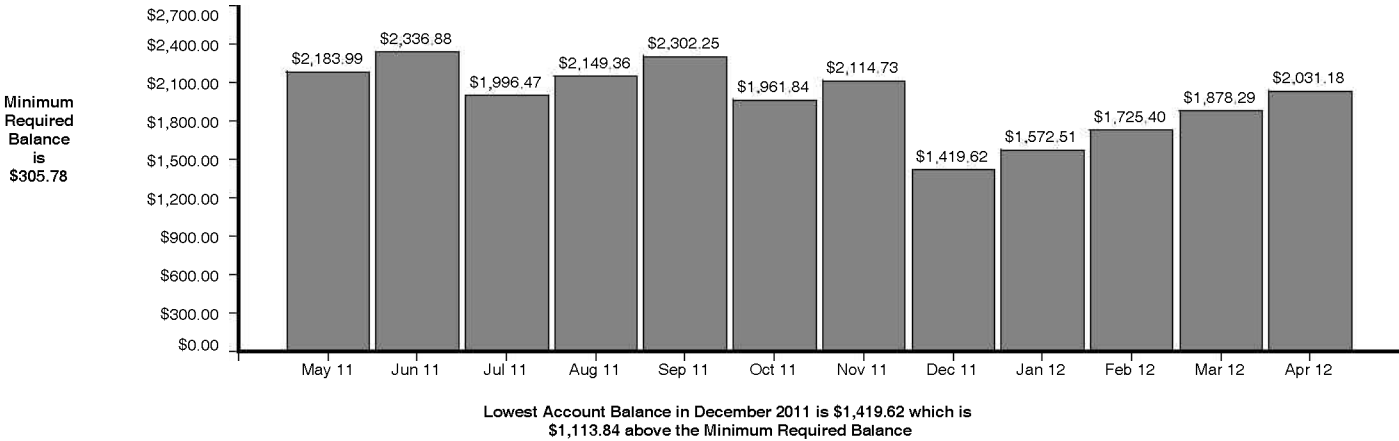
As shown in the information in the box and graph below, you will reach your lowest account balance of \$1,419.62 in December 2011. This is subtracted from your minimum required balance of \$305.78 resulting in an Escrow Account Surplus of \$1,113.84.

In order to bring your Escrow Account into balance, we are returning the surplus to you.

Escrow Account Balancer		
Minimum Required Balance	\$	305.78
Less: Lowest Account Balance (Dec 11)	\$	1,419.62
Annual Account Balancer/Surplus	\$	1,113.84
Monthly Account Balancer/Surplus	\$	0.00

Projected Escrow Account Balance

The graph below shows your projected Escrow Account Balance for the next 12 months with your new monthly Escrow Account Deposit of \$224.01 and the "Anticipated Escrow Account Payments" chart shown on the next page. Your projected beginning escrow balance of \$2,031.10 is based on anticipated deposits and disbursements.



Anticipated Escrow Account Payments					
This section reflects the escrow activity that is expected to occur in the next 12 months. The "Total Tax and Insurance Monthly Payment Amount" at the bottom of this chart is your new monthly escrow deposit, as listed on page 1 of this statement.					
TAX			INSURANCE		
Item	Annual Expense	Anticipated Date(s) of Payment	Item	Annual Expense	Anticipated Date(s) of Payment
COUNTY TAX	\$ 493.30	July 11	MORTGAGE INS	\$ 71.12	May 11
COUNTY TAX	\$ 493.30	October 11	MORTGAGE INS	\$ 71.12	June 11
			MORTGAGE INS	\$ 71.12	July 11
			MORTGAGE INS	\$ 71.12	August 11
			MORTGAGE INS	\$ 71.12	September 11
			MORTGAGE INS	\$ 71.12	October 11
			MORTGAGE INS	\$ 71.12	November 11
			MORTGAGE INS	\$ 71.12	December 11
			FIRE/HOMEOWN	\$ 848.00	December 11
			MORTGAGE INS	\$ 71.12	January 12
			MORTGAGE INS	\$ 71.12	February 12
			MORTGAGE INS	\$ 71.12	March 12
			MORTGAGE INS	\$ 71.12	April 12
TOTAL TAX AND INSURANCE MONTHLY PAYMENT AMOUNT = \$224.01					

Escrow Account History for the Prior Payment Period

The following is a comparison of the anticipated and actual Escrow Account activity for the previous payment period. Anticipated amounts are taken from your last analysis. Your most recent monthly payment during the past year was \$911.26, of which \$688.29 was for principal and interest and \$222.97 went into your Escrow Account.

At the time of your last analysis, your anticipated lowest balance was \$303.70. In reviewing your account activity, your actual low escrow balance was \$1,058.49.

Note: An asterisk (*) in the chart below indicates a difference between what actually occurred and what was anticipated. This difference may be due to a change in Escrow items such as an increase in your insurance premium or a change in the due date of your property tax. Insurance and Tax payments may be disbursed before their due dates to allow for more mail and posting time at the insurance company or tax office. An "E" in the chart below indicates expected activity.

	Deposits to Escrow (credits to escrow)		Payments from Escrow (debits from escrow)			Escrow Balance	
Month	Anticipated	Actual	Anticipated	Actual	Description	Projected	Actual
						Starting Balance	455.55 825.81
Feb 10	222.97	460.68 *	71.12	71.12	MORTGAGE INS	607.40	1,215.37
Mar 10	222.97	230.34 *	71.12	71.12	MORTGAGE INS	759.25	1,374.59
Apr 10	222.97	445.94 *	71.12	71.12	MORTGAGE INS	911.10	1,749.41
May 10	222.97	222.97	71.12	71.12	MORTGAGE INS	1,062.95	1,901.26
Jun 10	222.97	222.97	71.12	71.12	MORTGAGE INS	1,214.80	2,053.11
Jul 10	222.97	222.97	71.12	71.12	MORTGAGE INS	1,366.65	2,204.96
Jul 10			581.28	*	COUNTY TAX	785.37	2,204.96
Aug 10	222.97	222.97	71.12	*	MORTGAGE INS	937.22	2,427.93
Aug 10				493.30 *	COUNTY TAX	937.22	1,934.63
Sep 10	222.97	222.97	71.12	71.12	MORTGAGE INS	1,089.07	2,086.48
Sep 10				71.12 *	MORTGAGE INS	1,089.07	2,015.36
Oct 10	222.97	222.97	71.12	71.12	MORTGAGE INS	1,240.92	2,167.21
Oct 10			581.28	493.30 *	COUNTY TAX	659.64	1,673.91
Nov 10	222.97	222.97	71.12	71.12	MORTGAGE INS	811.49	1,825.76
Dec 10	222.97	*	71.12	71.12	MORTGAGE INS	963.34	1,754.64
Dec 10			659.64	*	FIRE/HOMEOWN	303.70	1,754.64
Jan 11	222.97	222.97	71.12	71.12	MORTGAGE INS	455.55	1,906.49
Jan 11				848.00 *	FIRE/HOMEOWN	455.55	1,058.49
Feb 11		668.91 E		71.12 E	MORTGAGE INS	455.55	1,656.28
Mar 11		222.97 E		E		455.55	1,879.25
Apr 11		222.97 E		71.12 E	MORTGAGE INS	455.55	2,031.10
Total	2,675.64	4,035.57	2,675.64	2,830.28			



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